

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

PATRICIA A. CHANEY

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:15-23680

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

December 21, 2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 10/07/2015 and confirmed on 12/21/15 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		110,182.00
Less Refunds to Debtor	3,466.25	
TOTAL AMOUNT OF PLAN FUND		106,715.75

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,000.00	
Trustee Fee	4,971.94	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		7,971.94

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	US DEPARTMENT OF HUD(*)	0.00	0.00	0.00	0.00
	Acct:				
	FAYETTE COUNTY TAX CLAIM BUR	0.00	0.00	0.00	0.00
	Acct: 0002				
	SANTANDER CONSUMER USA**	18,797.32	18,797.32	3,220.54	22,017.86
	Acct: 5763				
	SPRINGLEAF FUNDING TRUST 2013-B**	700.00	700.00	48.90	748.90
	Acct: 7940				
	NATIONSTAR MORTGAGE LLC D/B/A CHA	68,310.12	68,310.12	5,696.66	74,006.78
	Acct: 4145				
					96,773.54

Priority					
	DANIEL R WHITE ESQ	0.00	0.00	0.00	0.00
	Acct:				
	PATRICIA A. CHANEY	0.00	0.00	0.00	0.00
	Acct:				
	PATRICIA A. CHANEY	2,089.00	2,089.00	0.00	0.00
	Acct:				
	PATRICIA A. CHANEY	1,377.25	1,377.25	0.00	0.00
	Acct:				
	ZEBLEY MEHALOV & WHITE PC	3,000.00	3,000.00	0.00	0.00
	Acct:				
	NATIONSTAR MORTGAGE LLC D/B/A CHA	1,484.74	1,484.74	0.00	1,484.74
	Acct: 4145				
					1,484.74

Unsecured					
	CAPITAL ONE BANK NA**	319.65	69.92	0.00	69.92
	Acct: 2230				
	FIDELITY NATIONAL COLLECTION++	0.00	0.00	0.00	0.00
	Acct: ?				
	FIRST EXPRESS++	0.00	0.00	0.00	0.00
	Acct: ?				
	FORD MOTOR CREDIT COMPANY LLC(*)	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: XXXXXXXXXXXXXXXX9 GD				
	QUANTUM3 GROUP LLC AGNT - COMENI	179.31	39.22	0.00	39.22
	Acct: 4519				
	UNIONTOWN HOSPITAL	0.00	0.00	0.00	0.00
	Acct: XXXXXXXX/SCH				
	VERIZON++	0.00	0.00	0.00	0.00
	Acct: ?				
	VERIZON WIRELESS	0.00	0.00	0.00	0.00
	Acct: ?				
	WEST VIRGINIA UNIVERSITY HOSPITAL	0.00	0.00	0.00	0.00
	Acct: XXXXXXXXXXXXXXXX DSB				
	SPRINGLEAF FUNDING TRUST 2013-B**	1,720.62	376.39	0.00	376.39
	Acct: 7940				
					485.53

TOTAL PAID TO CREDITORS 98,743.81

TOTAL CLAIMED

PRIORITY 1,484.74
SECURED 87,807.44
UNSECURED 2,219.58

Date: 12/21/2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

PATRICIA A. CHANEY

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:15-23680

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Patricia A. Chaney
Debtor(s)

Case No. 15-23680-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Dec 21, 2020

User: dsaw
Form ID: pdf900

Page 1 of 3
Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 23, 2020:

Recip ID	Recipient Name and Address
db	+ Patricia A. Chaney, 979 Walnut Hill Road, Uniontown, PA 15401-5059
14118471	++ FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180 address filed with court:, Ford Motor Credit Company, National Bankruptcy Service Center, P.O. Box 6275, Dearborn, MI 48121
14118468	+ Fayette County Tax Claim Bureau, c/o Sheryl R. Heid, Esq., 4 North Beeson Boulevard, Uniontown, PA 15401-3438
14118467	+ Fayette County Tax Claim Bureau, Fayette County Courthouse, 61 East Main Street, Uniontown, PA 15401-3514
14118470	+ First Express, P. O. Box 856021, Louisville, KY 40285-6021
14118473	+ KML Law Group, 701 Market Street--Suite 5000, Philadelphia, PA 19106-1541
14131089	+ Maurice & Needleman, Suite 935One Penn Center, 1617 John F. Kennedy Boulevard, Philadelphia, PA 19103-1821
14195920	+ Nationstar Mortgage LLC d/b/a Champion Mortgage Co, Champion Mortgage Company, 8950 Cypress Waters Boulevard, Coppell, TX 75019-4620
14118475	Nationstar Mortgage, LLC, d/b/a Champion Mortgage Company, Reverse Mortgage Servicing Department, P.O. Box 40724, Lansing, MI 48901-7924
14131090	Nationstar Mtg, LLC d/b/a Champion Mtg., Reverse Mortgage Servicing Department, P.O. Box 40724, Lansing, MI 48901-7924
15214385	SantanderConsumerUSA Inc, as servicing agent, forGateway.OneLending&Finance,, LLC(Gateway), P.O. Box 560284 Dallas, TX 75356
14118478	Uniontown Hospital, 500 West Berkeley Street, Uniontown, PA 15401-5596

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14118465	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Dec 22 2020 04:41:59	Capital One, c/o TSYS Total Debt Management, P.O. Box 5155, Norcross, GA 30091
14141356	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Dec 22 2020 04:41:59	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14118472	Email/Text: GOLF_STBankruptcy@gatewayonelending.com	Dec 22 2020 05:13:00	Gateway One Lending & Finance, LLC, 175 N. Riverview Dr., Anaheim, CA 92808
14118474	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 22 2020 05:14:00	Lane Bryant/Comenity Bank, Bankruptcy Department, P.O. Box 182125, Columbus, OH 43218-2125
14149510	Email/Text: bnc-quantum@quantum3group.com	Dec 22 2020 05:15:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14133288	Email/PDF: cbp@onemainfinancial.com	Dec 22 2020 04:48:55	SPRINGLEAF FINANCIAL SERVICES, PO BOX 3251, EVANSVILLE, IN 47731
14118477	Email/PDF: cbp@onemainfinancial.com	Dec 22 2020 04:48:54	Springleaf Financial Services, 219 Walmart Drive--Suite C, Uniontown, PA 15401-8423
14131092	+ Email/PDF: OGCRRegionIIIBankruptcy@hud.gov	Dec 22 2020 04:32:33	Secretary Housing & Urban Development, 451 Seventh Street, S.W., Washington, DC 20410-0002
14118479	+ Email/Text: wfmelectronicbankruptcy@verizonwireless.com	Dec 22 2020 05:13:00	Verizon, Attn: Bankruptcy, 500 Technology Drive,

District/off: 0315-2

User: dsaw

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14118480	Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	Dec 22 2020 05:13:00	Weldon Spring, MO 63304-2225
14118481	Email/Text: hbbankruptcyntices@wvumedicine.org	Dec 22 2020 05:13:00	Verizon Wireless Bankruptcy Admin., P.O. Box 3397, Bloomington, IL 61702-3397
			West Virginia University Hospitals, Patient Accounting Office, P.O. Box 1127, Morgantown, WV 26507-1127

TOTAL: 11

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Champion Mortgage Company
cr		SantanderConsumerUSA Inc as servicing agent forGat
14195919		Nationstar Mortgage LLC d/b/a Champion Mortgage Co
cr	*P++	GATEWAY ONE LENDING & FINANCE LLC, 175 N RIVERVIEW DRIVE, ANAHEIM CA 92808-1225, address filed with court., Gateway One Lending & Finance, 175 N. Riverview Dr., Anaheim, CA 92808
cr	*P++	GATEWAY ONE LENDING & FINANCE LLC, 175 N RIVERVIEW DRIVE, ANAHEIM CA 92808-1225, address filed with court., Gateway One Lending & Finance, LLC, 175 N. Riverview Dr., Anaheim, CA 92808
14131087	*+	Fidelity National Collections, 220 East Main Street, P.O. Box 2055, Alliance, OH 44601-0055
14131088	*+	First Express, P.O. Box 856021, Louisville, KY 40285-6021
14145094	*P++	GATEWAY ONE LENDING & FINANCE LLC, 175 N RIVERVIEW DRIVE, ANAHEIM CA 92808-1225, address filed with court., Gateway One Lending & Finance, LLC, 175 N Riverview Drive, Anaheim, CA 92808
14131093	*+	Verizon, Attn: Bankruptcy, 500 Technology Drive, Weldon Spring, MO 63304-2225
14131094	*	Verizon Wireless Bankruptcy Admin., P.O. Box 3397, Bloomington, IL 61702-3397
14131091	*+	Wayne H. Port, Esq., George, Port & George, Suite One, 92 East Main Street, Uniontown, PA 15401-3577
14131095	*	West Virginia University Hospitals, Patient Accounting Office, P.O. Box 1127, Morgantown, WV 26507-1127
14118466	##	Central Credit/Penn Credit Corporation, 916 14th Place, P.O. Box 988, Harrisburg, PA 17108-0988
14118469	##+	Fidelity National Collections, 220 East Main Street, P.O. Box 2055, Alliance, OH 44601-0055
14118476	##+	Wayne H. Port, Esq., George, Port & George, Suite One, 92 East Main Street, Uniontown, PA 15401-3577

TOTAL: 3 Undeliverable, 9 Duplicate, 3 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 23, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 21, 2020 at the address(es) listed below:

Name	Email Address
Andrew F Gornall	on behalf of Creditor Champion Mortgage Company andygornall@latouflawfirm.com
Brian Nicholas	on behalf of Creditor Champion Mortgage Company bnicholas@kmlawgroup.com
Daniel R. White	on behalf of Debtor Patricia A. Chaney zmwchapter13@gmail.com

District/off: 0315-2

User: dsaw

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gianna@zeblaw.com;sheila@zeblaw.com;r63228@notify.bestcase.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

William E. Craig

on behalf of Creditor Gateway One Lending & Finance ecfmail@mortoncraig.com
mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 6